



CITI0049-CON

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Application of

James ZEANAH, et al.

Group Art Unit: **2122**

U.S. Serial No.: **09/323,210**

Examiner: **Ingberg, T.**

Filed: **June 1, 1999**

For: **SYSTEM AND METHOD FOR DELIVERING FINANCIAL SERVICES**

U.S. Patent and Trademark Office
Customer Window, Mail Stop Amendment
Randolph Building
Alexandria, VA 22314

RESPONSE TO NON-FINAL OFFICE ACTION

Sir:

In response to the non-final Office Action mailed August 11, 2005 ("the Office Action"), the undersigned representative respectfully requests reconsideration of the application in light of the following remarks.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the Listing of Claims which begins on page 3 of this paper.

Remarks begin on page 23 of this paper.